

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

IN RE:

STEPHANIE L. MINES

Case No. 20-13062-mdc
Chapter 13

STEPHANIE L. MINES,
Movant

vs.

Freedom Mortgage Corporation,
Respondent

**RESPONSE TO AMENDED DEBTOR'S MOTION TO SELL PROPERTY FREE
AND CLEAR OF LIENS**

COMES NOW, Freedom Mortgage Corporation, (herein, "Respondent") by and through undersigned counsel, and hereby responds to the Amended Debtor's Motion to Sell Property Free and Clear of Liens [Doc. 62] filed on October 10, 2022, and in support thereof, shows unto the Court as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Respondent does not have information necessary to admit or deny the averment in Paragraph 4. Strict proof is demanded at trial.
5. Admitted in part. Denied in part. By way of further answer, it is admitted only that the Debtor listed on her Schedule A the property with a value of \$150,0000.00, this does not mean it is the actual value of the Property.

6. Admitted in part and denied in part. It is admitted that the Property is encumbered by a secured lien of Freedom Mortgage Corporation. The remaining averments are denied as Respondent does not have information necessary to admit or deny.
7. Denied. Debtors provides no proof of the value of the property.
8. Admitted in part and denied in part. It is admitted that the sales agreement is attached to the first Motion filed and the sales price is \$200,000.00. Respondent does not have information necessary to admit or deny the remaining averment in is therefore denied
9. Denied. By way of further answer, Respondent objects to any expenses being paid before its valid secured lien is paid in full from the proceeds of the sale.
10. Denied. Debtor did not provide any proof of the value of the property.

WHEREFORE, Respondent objects to any Order permitting sale of the property without the following:

- a. Respondent's lien is paid in full from the closing proceeds, pursuant to a proper payoff quote obtained prior to and good through the closing date; or
- b. Any short payoff is approved by Respondent; and
- c. Debtor shall have ninety (90) days from entry of the Order to sell the

Real Property.

This the 19th day of October, 2022

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

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Freedom Mortgage Corporation, Movant	
vs.	
STEPHANIE L. MINES , Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response To Debtor's Amended Motion To Sell Property Free And Clear Of Liens has been electronically served or mailed, postage prepaid on this day to the following:

STEPHANIE L. MINES
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10/19/2022

/s/Andrew Spivack

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